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They were lately accused in the Morning Chronicle "of diminishing their discounts in the proportion of one to four, previous to laying their annual accounts before parliament, for the purpose of hiding the increase of their issues," which was done at a time, when no avowed premium on gold existed, and the bank directors had no motives to induce them to conceal the depreciation of the circulating medium, although now for the reasons assigned in the letter, they may be more cautious. The assertion publicly made, remains as yet, as far as I have seen, without an attempt to re-fute it. Many of the bank directors may be fairly presumed to be readers of a paper so generally in circulation in London, as the Morning Chronicle, and if they could, I have no doubt they would repel the charge.

It is a serious and akarming fact, that the bank of Lugland is, by the extravagant leans forced from it by Pitt, and his successors, a most entirely identified with the government; and reflecting men cannot but feel in a state of extreme apprehension, when government set their partners, the bank, free from an obligation to pay their own notes. To what catastrophe such a state of things may lead, is a problem which must be solved sooner or later, according to the more or less favourable circumstances of political and commercial events, and where so much is at stake, precaution and apprehension are more allowable than unsuspecting and unjustifiable confidence.

For the Belfast Monthly Magazine.

ON the fourth of September, in the company of two friends, I visited Slieve Donard, the most eastern elevation of Mourne mountains. We left the utmost pinnacle of its arduous top at half past seven at night, and through a dense mist, in Egyptian darkness under some rain, descended for the space of four hours in a literally crawling attitude, over precipices and cataracts, in the hearing of much and foud thunder, apparently rolling below us, accompanied by the most vivid flashes of lightening we had ever beheld. Drenched in every stitch of our

dress, and dyed by the juices of the long and dripping heather of the mountain, mudded and bedaubed by the mossy and spongy parts of its surface; slightly bruised, and much jaded by falling into, and wading through the sloughs and pits towards its bottom; faint and almost exhausted with laborious and aukward exertion, having to travel alternately on our backs, knees, hands and feet, not daring to stand, much less walk erect; cordially grateful for a merciful deliverance, and efectrified with joy, we arrived, as at a blissful asylum, at the long looked for village of Newcastle.

I his is a small hamlet of little trade, and without market or fair. The houses are neither very correct, regular, nor elegant. It has no house set apart for any description of public worship. This circumstance subjects the inhabitants to the necessity of attending divine service at rather an inconvenient distance, and proves a temptation to live in the negleet of ostensible devotion. It pos-sesses many of the requisites of salubrity, is well-supplied with pure treshwater by the rivers that descend from the mountains, sits on a clean strand, is immediately connected with good arable land, of a dry and sandy kind, and enjoys excellent air, from an open shore, and a well cultivated country. Some people of delicate constitutions have established fixed residences here for the sake of the salt water. The inhabitants are partly supported by farming and fishing, but chiefly by accommodating strangers, wire resort hither in the bathing season, for recreation and health. This is a pleasant spot, especially in the summer months, and certainly an eligible watering place, being fitly situated as to the shore, and under a sheltering wing of huge Donard. Here is no very public road, no great thoroughfare, and consequently an opportunity of enjoying more than the common retirement of many other villages. Here the friend of tranquillity may recline in the enjoyment of a happy solitude, far removed from the bustle and confusion, the noise and intemperance of great towns. Here may the sickly frame regain that health and vigour which have been lost by the confinement, the smoke and stench of the city. The number and elevation of the mountains, their magnitude and wilds, contrasted with the extensive view of the shore and ocean; the planting, and cultivated appearance of the adjacent level country, even close to the mountain's foot, heighten the beauty and romantic scenery of the place.

The castle, the present residence of William Beers, esq. is an antique edifice, and in good order. On account of the strength of the currents and of the tides, and the nakedness of the coast, as well as to encourage the fishing and other trade of the place, government are building a quay very convenient to this village, on the eastern side of the mountain. This structure side of the mountain. is getting forward, and on its completion, bids fair to be of singular utility on so dangerous a shore. On Donard's side, and at no inconvenient distance, is an excellent quarry, of ready access, and very easily wrought, from which good stones of an immense size, are, with little labour, conveyed down a gently sloping declivity to the

Though Newcastle is not itself conspicuous, being in a low situation, yet its little contiguous eminences com-mand a delightful prospect of the costly improvements in building, and other ornaments both ancient and modern, of Earls Roden and Annesley. Having the highest mountain in Ireland in its immediate neighbourhood, in some directions of no very difficult ascent, there is always an opportunity, in mild and clear weather, of enjoying a large portion of the exalting pleasures of vision. Here, to enrapture the curious eye, is presented from Donard's transcendent top, in a motly group, his concomitant train of inferior mountains, in their difference of height, shape, and size. The mind is filled with awe and pleasure in contemplating their deep cavities and abrupt precipices; the fathomless glens that separate them, their solitude, barrenness, and dreary waste; the howing winds that in tempestuous weather bellow amongst them; the intense frosts, that arrest, bind, and chrystallize the waters of their torrents and cascades; the fleecy snows that, by an abundant fall, smooth all their ruggedness, and load with increasing attitude their towering tops; or whirling and drifted by the surly blast, fill their prodigious chasms, and construct new mountains on their lee and hollow sides.

Here, too, the prospect comprizes an ample extension of sea. curling below the gentle breeze, and glittering beneath the radiance of an unclouded sun; or, in the season of storms, rolling in dark and whelming surges before the mighty blast, drifting the spray from the convex summit of its billows as they press forward in quick suc-cession to be spent on the extensive sandy beach, or dashed to foam against the beetling cliffs. Independent of its beauty in the storm or the calm, this part of the channel exhibits, from day to day, a pleasing specimen of the navai world. Vessels of all dimensions, from the largest full-rigged ship that ploughs the main, to the lightest skiff that scuds over the shallows; Merchantmen, near and distant to view, of various nations, fraught with the necessaries and luxuries of the world, some outward, and some homeward bound, some making more, and others less way, standing to different points of the compass, and presenting different attitudes and phases, as, with full canvas spread to court the propitious gale, they sedulously steer their wonted course through the trackless deep to their several destined ports.

Donard likewise commands an enchanting view of a large share of two provinces of Ireland. From the mountains of Wicklow to the extremity of the northern counties of Ulster, ali around Slieve Gallan, and other inferior mounts, the country appears as one entire plain, a grand champaign, without the distinction of valleys and hills, and where minute objects are lost in distance. To a limited extent the eye is capable of taking up, in proportion to the nearness or distance of the objects, a beautiful variegation of bog and wood, pasturage and crops, of rivers and lakes, of distinguishing the eminences from the intervening hollows, and marking particular buildings and towns. Beyond this limit, the eye, fain to view still more than all this gratifying variety of rural scenery, roams in admiration to the utmost extent of the powers of vision over remote regions, which, through the dense atmosphere, exhibit a sameness of surface. This visual excursion is not limited to Ireland; it includes in its range the Isle of Man, and passing the channel, surveys a large tract of rising lands on the western coast of Great Britain.

The greatness and novelty of this entire prospect naturally elevate the mind; a croud of thoughts rush upon it. If such are the mountains of Mourne, if such is Donard, what are the Alps! what are the Andes, extending thousands of miles in length, impervious to the foot, and partly beyond the prying researches of man, if not inaccessible to animal existence; of vastly superior altitude, covered with eternal snow, even in the torrid zone, and contiguous to the equator; the source of rich and exhaustless mines, and the origin of the largest rivers in the world; a perpetual monument of the wonders of creation, and of the inscrutable omnipotence of the Creator! If such is Donard's prospect, encircled far within the limits of two or three little islands, what would be that of the globe, which can be viewed but in idea!-what of the planets and satellites that roll in their respective orbits round the sun! and what of those countless suns and systems, which are deemed to occupy the immensity of space! and how overwhelming the contemplation of that Being whose omnipotence, by a simple LET BE, from nothing, formed them all!

The fatigues of our painful descent from the mountain were relieved by a pleasant jaunt on the succeeding day to Castlewellan. On the way we visited Tullamore Park, the site of a country residence of Lord Roden. This place is ornamented both by nature and art. The mansion house has more the appearance of a commodious, neat, and elegant cottage, than of a superb and lofty edifice. It has a lawn and front in three directions, besides an access in the rear to the kitchen and offices. It is not clouded by a too great nearness of plantings; nor is the view intercepted, except in a small degree on the western side. One of the lawns that is bounded by a low

wall, should, for more safety and neatness, terminate in a gradually sloping mound of earth. The principal front looks to one elevation of Mourne mountains, over an intervening space, decorated with trees of various kinds and sizes, from the aged stately oak to the shooting twig. These rank along the borders of a beautiful river, or stand in clumps throughout lawns, pleasure grounds, and meadows. Firs, in flourishing growth give a fine aspect to the mountain's steep and rugged face, as they ascend it, in rows at regular distances from each other, in towering eminence amongst natural wood and heath. The river, shaded by the overhanging timber, twisted in various directions, falling over precipices, and beds of jutting rocks, pressing through deep cuts between enormous stones, presents gratifying miniature pictures of the torrent and the cascade; admits, at intervals, through the shade, an enlivening ray of the sun to beam upon it; and from its channel affords an occasional peep of the mountains, of the tract where it descends, and of the sea into which it hastens to be disembogued.

The eastern front overlooks a gentle declivity of considerable extent to the sea, and commands a sidelong prospect of desert mountains skirted at the bottom with a fertile valley. The plantings, verdant pasture, and yellow crops, which clothe the vale; the winding river by which it is intersected, present an entertaining scenery when viewed in contrast with the height, the bold prominence, the dark countenance, and brown heath The finger posts, of the mountains. that mark distances and direct to the various curiosities of the Park, the artificial seats erected to suit the best views, display the good taste of the former noble owner, the late Earl of Clanbrassil, and silently intimate a kindly welcome to the visiting stranger. A remarkable one of these seats is placed, as in a bower, under the shade of an aged, and widely spreading thorn; it is a kind of chair, chiseled out of a hard granite, fit to accommodate three persons, who seated thereon, enjoy the view alluded to in the following lines, which in legible characters and rough sculpture,

are engraven upon the inside of its back,
"Here in full light the russet plains extend,

There, wrapt in clouds, the blaish hills ascend,

Even the wild heath displays her purple dyes,

dyes, And 'midst the desart, fruitful fields arise.''

The occasional howl of the kennel, and lowing of the oxen, the wild melody of the birds that warble in the grove, the murmur and hoarse noise of the river, the distant roar of the tides over the bar of Dundrum, the repeating echoes, united with the solitude of the place, communicate, by their mingled discordance and harmony the delights of nature's music to the listening ear. The visitant of curiosity and taste, must, with reluctance, withdraw from the varied entertainment of this entire enclosure.

Very convenient to one of the outer gates that lead to the mansion, stands the small village of Bryan'sford. We halted for a few minutes in passing through this place The principal characteristic features that struck us, were a few houses tolerably good, occupied by civil people, who seem to dwell in retirement; and some improvements in building, a complete set of new livery stables, upon a large scale, connected with an elegant house, said to be intended for an inn.

A continuation of the jaunt brought us to Castlewellan. This town is in a conspicuous situation, though partly environed by mountains. It is seated on a high ground, and yet has an easy and almost level approach to it in all directions, excepting one. The road from Dublin by Newry to Downpatrick, immediately from this place descends a long and steep hill. A late alteration which is nearly completed, will remedy this evil .-This town has some considerable fairs throughout the year, and a good market on mondays. It is much improven of late by the fostering patronage of its present proprietor, Earl Annesley. It has a commodious and roomy market-house, placed almost in the centre of a dry, clean, and spacious market-place. The houses are good, uniform, and compactly seated. rank in a straight line on one side of the street, and form a kind of imper-

fect semicircle on the other. is a public bakery, a tolerably good flesh-market, and a respectable inn: of consequence the traveller needs to be in want of neither meat nor drink. From an adjoining inexhaustible fountain there flows, close by the town, pure and wholesome water, in such abundance as to furnish a sufficient stock for bleaching no inconsiderable quantity of brown linens every year. This water issuing from a lake amongst the mountains, runs nearly to the town, and thence directly down the face of the hill already described, so as effectually to supply the greens, and different mills seated thereon, with very little inconvenience or cost to their owners.

A small congregation of Seceders, assisted by the marked friendship of the landlord, and careful superintendance of their worthy minister, have here built a decent meeting-house.-The parish church being some miles out of town, the erection of a chapel of ease is said to be in contemplation. Owing to some peculiarity of the late Lord Annesley, this town though in a Catholic country, was formerly in. habited only by Protestants; Catholics were discouraged, if not prohib. ited from establishing any settled residence in it. New ground has been laid out for building upon encouraging terms, and they in common with others, have taken tenements, and are now making improvements. General sobriety, harmony, and a genteel taste, characterize the inhabitants of this place.

Buildings in the form of an oblong square, comprehending very large stables, and other offices, weil known by the name of the Grange, stand in a western direction, at a small distance from Castlewellan. The cowhouse is fifty-seven yards long, the barn is ninety feet long, by fifty-four wide. These may be considered as a permanent memento, at least in one item of the expenditure and taste of Lord Glerawley. Near these, on the borders of the lake previously alluded to, and exactly at the foot of Slieve-na-slat mountain, a cottage of superb splendour has been lately erected by the present Earl. Skill and taste, seem to have dictated the situ-

ation, construction, and concomitant appendages of this mansion. The garden formed on the lower part of the mountain's southern face, and under its prominent brow, enjoys the genial warmth of the summer sun, in perfect security from the blighting nip of the northern blast. Its enclosed ground is cast by the moulding hand of nature into a hollow shape with collateral ridges to produce shelter, and serve as a kind of focus to the solar rays. The cottage is convenient to the Dublin road, and yet in retirement from its thoroughfare, as well as from the hurry of the town. It commands a view of the lake, a private circular road of pleasure, that surrounds it, together with the contiguous mountains, and fertile fields.

Nature and art have united to leave it at no point exposed to storms. Permitted to take a transient glance of its interior, we presume to observe, that, with the exception of a kitchen upon too limited a scale, it seems to be well laid out. The decoration of the walls and ceiling exhibits masterly execution; the apartments are more than sufficiently lofty for the design of a cottage, the furniture is of the best quality, and so far as we could judge, of the first fashion. In a niche of the wall, outside, and fronting the lake, as well as the adjoining cultivated grounds, stands a large and beautiful statue of the goddess Ceres, holding in her hands the emblems of her goddesship.

An ornamental temple is at present in building, immediately between the cottage and the garden, and so far up Slieve-na-Slat, as to command a fine prospect of the entire northern side of Mourne mountains, the Irish sea, a large extent of coast, with a considerable portion of the fruitful barony of Lecale. The workmen at this structure stated it as intended to be raised in stone and wood, to the height of eightytwo feet, to be furnished with music bells, and other tasteful ornaments of a pleasure-house. The interior deco. rations of this temple, however beautiful and grand they may be, will be far surpassed by the beauties placed within the range of its view. In its immediate rear, are a wood of native

hazel, annually loaded with nuts, and a mountain clad in blooming heath, in eminence soaring far above its boasted height. Under its foot are the garden, with all its varieties on this side, and the cottage with all its perfection on that. Before it, here, are the snug village, the public road, and the bustling market; there, the neat cabin of the industrious peasant, his cultivated fields and browsing flocks, the curious and costly edifice of the noble lord, with all its accompanying refined improvements and rich demesne, the flourishing, and the ruined castle, the lofty dome and humble cot. Yonder, the ocean expands with all its varied exhibition in the sunshine and the shade, the calm and the tempest. Yonder too, stand on immoveable bases, romantic mountains hiding the summits of their exalted cones amongst the clouds, seated by nature's hand above this nether world, and much beyond the limited ken of man.

At Castlewellan I parted with my companions, and here for the present, ends the tour.

S.E.

Ballinahinch.

To the Proprietors of the Belfast Magazine.

N reading an Account of Strabane, in the Magazine for October, I was surprized to observe a mistatement of a fact which had about four years ago been stated at considerable length in the Belfast News-Letter, and stands to this day uncontradicted. The writer of the article in question says, that "every well-wisher to his country, in the province of Ulster, venerates the names of Henry and Robert Joy, the founders of much of the wealth and prosperity of Belfast, this being coupled with the writer's remarks on the character of Mr. Ross, implies as much as that Henry and Robert Joy were the introducers of the Cotton Manufacture into Belfast, which in respect to Henry Joy is erroneous. as he was not concerned in the commencement of the business. Thomas M'Cabe and Robert Joy being the persons, who, contrary to the opinion of some, and without the pecuniary assistance of any other, had the first spinning jenny, and the first carding engine, made at their own expense; and were